



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [WSFS FINANCIAL CORPORATION](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [15,777,327](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WSFS FINANCIAL CORPORATION](#)

[500 DELAWARE AVENUE](#)

[WILMINGTON, DE 19801](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017													
Average assets (\$000)	14,886,988			13,081,876			11,453,951			7,038,013			6,826,991													
Net income (\$000)	271,442			114,774			148,809			134,743			50,244													
Number of BHCs in peer group	130			128			125			154			148													
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent).....	2.92	2.60	72	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62	3.28	3.29	48											
+ Non-interest income.....	1.21	1.04	65	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92	1.80	0.93	91											
- Overhead expense.....	2.54	2.17	80	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84	3.32	2.60	86											
- Provision for credit losses	-0.79	-0.09	0	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75	0.16	0.11	73											
+ Securities gains (losses)	0	0.01	61	0.07	0.02	87	0	0.01	60	0	0	60	0.03	0.01	75											
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0.18	0	98											
= Pretax net operating income (tax equivalent).....	2.41	1.66	89	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95	1.81	1.55	73											
Net operating income	1.82	1.26	88	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94	0.74	0.95	24											
Net income.....	1.82	1.26	89	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94	0.74	0.95	24											
Net income (Subchapter S adjusted).....		1.97			1.18			1.17			1.41				1.11											
Percent of Average Earning Assets																										
Interest income (tax equivalent).....	3.41	3.06	72	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83	4.54	4.06	85											
Interest expense	0.17	0.25	37	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47	0.59	0.54	62											
Net interest income (tax equivalent).....	3.24	2.80	79	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82	3.95	3.54	79											
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.20	0.11	77	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89	0.22	0.10	79											
Earnings coverage of net loan and lease losses (X).....	13.98	39.72	36	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37	11.81	0.97	43											
Allowance for loan and lease losses / Total loans and leases not held-for-sale.....	1.20	1.23	49	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33	0.84	0.95	40											
Allowance for loan and lease losses / Total loans and leases	1.18	1.20	48	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34	0.84	0.94	39											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.24	0.49	19	0.49	0.71	36	0.30	0.57	21	0.66	0.57	65	0.91	0.57	82											
30–89 days past due loans and leases / Total loans and leases	0.37	0.32	66	0.31	0.39	48	0.38	0.43	53	0.25	0.32	48	0.18	0.32	32											
Liquidity and Funding																										
Net noncore funding dependence	-4.87	-2.33	42	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55	21.09	13.97	76											
Net short-term noncore funding dependence	-6.26	-7.71	51	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61	18.24	9.65	80											
Net loans and leases / Total assets	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22	68.68	72.64	31											
Capitalization																										
Tier 1 leverage ratio.....	10.24	8.98	79	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55	9.15	10.04	29											
Holding company equity capital / Total assets	12.29	10.71	73	12.50	11.16	71	15.10	12.43	83	11.32	11.21	52	10.35	10.84	41											
Total equity capital (including minority interest) / Total assets	12.28	10.82	70	12.48	11.29	69	15.09	12.57	82	11.32	11.30	50	10.35	10.89	40											
Common equity tier 1 capital / Total risk-weighted assets	14.16	12.42	77	11.87	12.38	46	12.65	12.17	67	10.95	12.37	29	9.57	11.90	14											
Net loans and leases / Equity capital (X)	4.08	5.53	22	5.02	5.58	39	4.60	5.21	34	5.96	6.70	36	6.64	6.82	46											
Cash dividends / Net income	8.93	28.27	13	21.23	42.30	22	15.10	33.12	17	9.83	24.05	28	18.76	32.32	31											
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			35.12				19.39											
Growth Rates																										
Assets	10.07	10.50	54	16.95	16.68	55	69.08	9.26	96	3.56	9.35	29	3.46	9.89	22											
Equity capital.....	8.23	7.46	66	-3.17	6.99	9	125.39	10.49	99	13.33	12.50	66	5.38	13.71	24											
Net loans and leases	-12.10	3.36	4	5.70	9.07	43	74.02	9.10	95	1.70	10.51	14	6.85	12.54	35											
Noncore funding	-53.23	-14.79	6	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15	-22.38	-3.35	27											
Parent Company Ratios																										
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46											
Long-term debt / Equity capital	7.63	10.95	51	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82	13.55	4.39	83											
Equity investment in subsidiaries / Equity capital	105.57	103.22	67	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80	115.15	105.17	81											
Cash from ops + noncash items + op expense / Op expense + dividends	25.43	154.48	7	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86	145.63	100.80	81											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	373,264	444,156	453,761	260,506	229,147	-15.96	92.06
Income from lease financing receivables.....	19,984	16,238	9,459	0	0	23.07	
Fully taxable income on loans and leases.....	393,028	460,156	462,958	260,171	228,830	-14.59	103.00
Tax-exempt income on loans and leases.....	220	238	262	335	317	-7.56	-69.95
Estimated tax benefit on income on loans and leases.....	978	968	980	1,151	2,388	1.01	-62.54
Income on loans and leases (tax equivalent).....	394,226	461,362	464,200	261,657	231,535	-14.55	100.16
Investment interest income (tax equivalent).....	61,348	53,179	53,205	30,649	24,559	15.36	192.34
Interest on balances due from depository institutions.....	1,709	480	3,396	451	34	256.04	170800.00
Interest income on other earning assets.....	86	535	1,507	1,573	1,589	-83.93	-94.65
Total interest income (tax equivalent).....	457,369	515,556	522,308	294,330	257,717	-11.29	108.32
Interest on time deposits of \$250K or more	1,148	3,170	5,191	2,281	1,044	-63.79	
Interest on time deposits < \$250K.....	7,692	18,910	20,829	11,344	5,928	-59.32	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,083	17,182	34,055	15,443	7,932	-64.60	18.55
Interest on other borrowings and trading liabilities.....	7,797	9,188	16,069	17,431	18,551	-15.14	-41.87
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	22,720	48,450	76,144	46,499	33,455	-53.11	-0.49
Net interest income (tax equivalent).....	434,649	467,106	446,164	247,831	224,262	-6.95	120.95
Non-interest income.....	179,431	190,146	160,455	152,028	122,920	-5.64	78.90
Adjusted operating income (tax equivalent)	614,080	657,252	606,619	399,859	347,182	-6.57	106.75
Overhead expense.....	378,505	368,456	411,981	235,285	226,721	2.73	103.20
Provision for credit losses.....	-117,955	153,180	25,560	13,170	10,964		
Securities gains (losses)	331	9,076	333	21	1,984	-96.35	-86.03
Other tax equivalent adjustments	0	0	0	0	12,000		
Pretax net operating income (tax equivalent).....	358,700	146,107	195,586	172,155	123,481	145.51	258.26
Applicable income taxes	86,095	31,636	46,452	36,055	58,246	172.14	160.31
Tax equivalent adjustments	1,000	1,151	1,216	1,357	14,991	-13.12	-66.33
Applicable income taxes (tax equivalent).....	87,095	32,787	47,668	37,412	73,237	165.64	141.64
Minority interest	163	-1,454	-891	0	0		
Net income before discontinued operations, net of minority interest	271,442	114,774	148,809	134,743	50,244	136.50	323.60
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	271,442	114,774	148,809	134,743	50,244	136.50	323.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	271,605	113,320	147,918	134,743	50,244	139.68	323.85
Investment securities income (tax equivalent).....	61,348	53,179	53,205	30,649	24,559	15.36	192.34
US Treasury and agency securities (excluding mortgage-backed securities)	2,796	1,142	0	0	137	144.83	773.75
Mortgage-backed securities	55,802	48,377	48,954	26,065	19,308	15.35	254.21
All other securities	2,750	3,660	4,251	4,584	5,114	-24.86	-44.00
Cash dividends declared.....	24,242	24,369	22,463	13,249	9,425	-0.52	217.64
Common	24,242	24,369	22,463	13,249	9,425	-0.52	217.64
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Non-interest Income and Expenses															
Total non-interest income	179,431	190,146	160,455	152,028	122,920										
Fiduciary activities income	57,592	45,657	39,533	36,716	32,584										
Service charges on deposit accounts - domestic	23,316	21,216	24,344	19,941	19,515										
Trading revenue	0	0	0	0	0										
Investment banking fees and commissions	4,719	3,314	2,759	2,617	1,301										
Insurance activities revenue	2,347	3	0	0	0										
Venture capital revenue	0	0	0	0	0										
Net servicing fees	1,008	525	192	-110	-123										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets	27,513	55,162	13,657	12,926	7,966										
Other non-interest income	62,936	64,269	79,970	79,938	61,677										
Total overhead expenses	378,505	368,456	411,981	235,285	226,721										
Personnel expense	213,404	195,246	209,922	124,341	115,095										
Net occupancy expense	47,348	56,132	66,097	32,416	31,987										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets)	10,582	10,936	9,687	2,832	3,043										
Other operating expenses	107,171	106,142	126,275	75,696	76,596										
Fee income on mutual funds and annuities	3,681	2,597	2,104	1,999	791										
Memoranda															
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0										
Number of equivalent employees	1,801	1,838	1,782	1,177	1,159										
Average personnel expense per employee	118.49	106.23	117.80	105.64	99.31										
Average assets per employee	8,265.96	7,117.45	6,427.58	5,979.62	5,890.42										
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.05	2.17	51	1.37	2.02	46	1.31	2.72	39	1.31	1.69	56	0.64	1.89	42
Overhead expenses / Net Interest Income + non-interest income	61.74	59.28	55	56.16	62.28	30	68.05	61.29	76	59.04	61.22	40	65.87	62.21	71
Percent of Average Assets															
Total overhead expense	2.54	2.17	80	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84	3.32	2.60	86
Personnel expense	1.43	1.21	77	1.49	1.30	68	1.83	1.41	84	1.77	1.46	77	1.69	1.47	70
Net occupancy expense	0.32	0.23	83	0.43	0.26	94	0.58	0.28	97	0.46	0.31	90	0.47	0.32	89
Other operating expenses	0.79	0.72	70	0.89	0.94	65	1.19	0.97	77	1.12	0.79	85	1.17	0.79	88
Overhead less non-interest income	1.34	1.10	70	1.36	1.25	58	2.20	1.32	92	1.18	1.65	14	1.52	1.65	34
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.64	58.83	58	56.06	61.82	30	67.91	60.64	78	58.84	60.51	43	65.30	61.01	73
Personnel expense	34.75	32.93	59	29.71	32.36	29	34.61	32.39	60	31.10	34.42	26	33.15	34.72	40
Net occupancy expense	7.71	6.23	73	8.54	6.58	79	10.90	6.52	96	8.11	7.33	63	9.21	7.51	76
Other operating expenses	19.18	19.18	52	17.81	22.28	34	22.41	21.20	68	19.64	18.28	65	22.94	18.30	88
Total non-interest income	29.22	27.67	58	28.93	28.83	56	26.45	29.23	54	38.02	20.30	90	35.41	21.24	90
Fiduciary activities income	9.38	2.20	93	6.95	2.09	89	6.52	1.97	88	9.18	1.95	93	9.39	1.95	92
Service charges on domestic deposit accounts	3.80	3.27	55	3.23	3.27	48	4.01	3.88	50	4.99	3.58	77	5.62	3.83	82
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.03	46	0	0.07	40
Investment banking fees and commissions	0.77	2.58	34	0.50	2.46	30	0.45	3.54	24	0.65	0.85	56	0.37	0.92	43
Insurance activities revenue	0.38	0.36	70	0	0.41	24	0	0.47	11	0	0.46	19	0	0.44	17
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0	49	0	0	48
Net servicing fees	0.16	0.60	44	0.08	0.01	62	0.03	0.28	39	-0.03	0.52	0	-0.04	0.40	1
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	4.48	3.30	72	8.39	3.92	82	2.25	1.86	66	3.23	1.98	76	2.29	2.38	61
Other non-interest income	10.25	9.27	65	9.78	9.65	61	13.18	10.04	72	19.99	7.05	96	17.77	7.34	92
Overhead less non-interest income	32.42	30.52	47	27.13	31.93	32	41.46	31.06	82	20.82	39.75	6	29.90	39.09	16
Applicable income taxes / Pretax net operating income (tax equivalent)	24	21.18	81	21.65	18.63	68	23.75	20.56	76	20.94	18.37	60	47.17	33.75	88
Applicable income tax + TE / Pretax net operating income + TE	24.28	22.67	72	22.44	21.18	52	24.37	23.23	65	21.73	21.35	46	59.31	38.57	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	6,125,293	6,689,394	6,686,898	3,805,947	3,782,847	-8.43	69.14	
Commercial and industrial loans	1,189,282	1,960,184	1,291,643	945,575	930,760	-39.33	44.98	
Loans to individuals	315,591	340,192	380,458	164,994	122,387	-7.23	303.96	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	4,830	4,449	4,896	4,807	7,312	8.56	-44.98	
Other loans and leases	379,981	260,008	201,160	14,801	12,657	46.14	2015.00	
Less: Unearned income	15,639	31,947	9,143	7,348	7,991	-51.05	103.82	
Loans and leases, net of unearned income	7,999,338	9,222,280	8,555,912	4,928,776	4,847,972	-13.26	76.24	
Less: Allowance for loan and lease losses	94,507	228,804	47,576	39,539	40,599	-58.70	137.75	
Net loans and leases	7,904,831	8,993,476	8,508,336	4,889,237	4,807,373	-12.10	75.70	
Debt securities that reprice or mature in over 1 year	5,294,196	2,639,660	2,075,866	1,354,011	998,364	100.56	461.87	
Mutual funds and equity securities	0	0	0	0	623		-100.00	
Subtotal	13,199,027	11,633,136	10,584,202	6,243,248	5,806,360	13.46	142.54	
Interest-bearing bank balances	950,471	1,138,788	83,911	25,875	16,285	-16.54	2159.64	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,761	1,144	2,649	1,018	322	53.93	-89.01	
Trading assets	0	0	0	0	0			
Total earning assets	14,151,259	12,773,068	10,670,762	6,270,141	5,822,967	10.79	157.29	
Non-interest-bearing cash and due from depository institutions	574,275	506,863	487,841	594,882	707,581	13.30	-26.36	
Premises, fixed assets, and leases	231,287	247,399	270,581	44,881	47,911	-6.51	373.96	
Other real estate owned	2,320	3,061	2,605	2,668	2,503	-24.21	-35.39	
Investment in unconsolidated subsidiaries	7,059	6,029	6,874	2,011	2,011		17.08	251.02
Intangible and other assets	811,131	797,500	817,639	334,287	416,567	1.71	88.24	
Total assets	15,777,327	14,333,914	12,256,302	7,248,870	6,999,540	10.07	133.21	
Quarterly average assets	15,439,731	13,691,815	12,195,619	7,134,202	6,930,527	12.77	132.34	
Average loans and leases (YTD)	8,465,141	9,162,040	8,014,470	4,894,518	4,671,751	-7.61	105.87	
Memoranda								
Loans held-for-sale	113,349	197,541	83,872	25,318	31,055	-42.62	106.91	
Loans not held-for-sale	7,885,989	9,024,739	8,472,040	4,903,458	4,816,917	-12.62	75.86	
Real estate loans secured by 1–4 family	1,766,716	2,110,100	2,204,711	1,068,414	1,037,977	-16.27	72.19	
Commercial real estate loans	4,334,363	4,544,315	4,443,428	2,689,748	2,698,166	-4.62	69.85	
Construction and land development	717,557	743,159	598,407	320,840	268,944	-3.45	219.82	
Multifamily	333,231	448,733	601,301	139,304	149,569	-25.74	120.39	
Nonfarm nonresidential	3,283,575	3,352,423	3,243,720	2,229,604	2,279,653	-2.05	50.88	
Real estate loans secured by farmland	24,214	34,979	38,759	47,785	46,704	-30.78	-44.38	
Total investment securities	5,295,957	2,640,804	2,078,515	1,355,029	999,309	100.54	452.30	
U.S. Treasury securities	0	0	0	0	0		-100.00	
US agency securities (excluding mortgage-backed securities)	220,397	232,107	0	0	0	-5.05	781.17	
Municipal securities	90,146	111,246	131,600	149,950	161,186	-18.97	-45.15	
Mortgage-backed securities	4,984,914	2,296,950	1,944,914	1,205,079	837,500	117.02	556.85	
Asset-backed securities	0	0	0	0	0			
Other debt securities	500	501	2,001	0	0	-0.20		
Mutual funds and equity securities	0	0	0	0	623		-100.00	
Available-for-sale securities	5,205,311	2,529,057	1,944,914	1,205,079	838,123	105.82	555.13	
U.S. Treasury securities	0	0	0	0	0		-100.00	
US agency securities (excluding mortgage-backed securities)	220,397	232,107	0	0	0	-5.05	781.17	
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	4,984,914	2,296,950	1,944,914	1,205,079	837,500	117.02	556.85	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	623		-100.00	
Held-to-maturity securities appreciation (depreciation)	3,489	4,680	3,024	-519	1,667	-25.45		
Available-for-sale securities appreciation (depreciation)	-44,571	78,793	35,432	-19,148	-10,311			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,156,501	1,295,135	1,048,959	915,033	686,902	66.51	283.41	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	4,418,007	1,073,570	849,433	781,973	524,719	311.52	616.15
NOW, ATS and transaction accounts	3,319,456	774,833	620,143	475,529	499,784	328.41	565.52
Time deposits less brokered deposits < \$250K	812,904	836,126	1,035,200	460,918	384,143	-2.78	
MMDA and other savings accounts	4,553,043	8,784,836	6,581,572	3,587,346	3,468,034	-48.17	50.66
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	13,103,410	11,469,365	9,086,348	5,305,766	4,876,680	14.25	201.99
Time deposits of \$250K or more	121,788	170,894	258,030	143,646	141,553	-28.73	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	195,000	157,975	28,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	24,527	27,013	49,462	313,739	716,157	-9.20	-97.19
Other borrowings w/remaining maturity over 1 year	147,939	246,617	177,815	161,063	126,638	-40.01	-25.64
Brokered deposits < \$250K	14,864	216,405	242,479	191,019	229,371	-93.13	
Noncore funding	309,118	660,929	922,786	967,442	1,241,719	-53.23	-80.68
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	67,011	67,011	67,011	67,011	67,011	0.00	0.00
Other liabilities	360,772	347,129	330,666	87,731	89,785	3.93	400.73
Total liabilities	13,840,311	12,544,434	10,406,811	6,427,950	6,275,195	10.33	127.71
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	577	576	575	569	563	0.17	-0.52
Common surplus	1,058,997	1,053,022	1,049,064	349,810	336,271	0.57	221.44
Retained earnings	1,224,614	977,414	917,377	791,031	669,557	25.29	95.29
Accumulated other comprehensive income	-37,768	56,007	23,501	-15,394	-8,152		
Other equity capital components	-307,321	-295,293	-140,211	-305,096	-273,894		
Total holding company equity capital	1,939,099	1,791,726	1,850,306	820,920	724,345	8.23	182.12
Noncontrolling (minority) interest in subsidiaries	-2,083	-2,246	-815	0	0		
Total equity capital, including minority interest	1,937,016	1,789,480	1,849,491	820,920	724,345	8.24	181.82
Total liabilities and capital	15,777,327	14,333,914	12,256,302	7,248,870	6,999,540	10.07	133.21
Memoranda							
Non-interest-bearing deposits	4,565,143	3,415,021	2,189,573	1,626,252	1,420,760	33.68	260.51
Interest-bearing deposits	8,674,919	8,441,643	7,397,284	4,014,179	3,826,844	2.76	149.84
Total deposits	13,240,062	11,856,664	9,586,857	5,640,431	5,247,604	11.67	179.42
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,791,726	1,850,306	820,920	724,345	687,336		
Accounting restatements	0	-30,368	0	0	0		
Net income	271,442	114,774	148,809	134,743	50,244		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	7,216	4,709	11,363	13,545	6,817		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	13,268	155,832	97,186	31,202	11,752		
Changes incident to business combinations	0	0	949,968	0	0		
Less: Dividends declared	24,242	24,369	22,463	13,249	9,425		
Change in other comprehensive income	-93,775	32,506	38,895	-7,262	1,125		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,939,099	1,791,726	1,850,306	820,920	724,345		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	38.82	36.25	53	46.67	36.22	71	54.56	37.78	78	52.50	53.63	45	54.04	53.41	52
Commercial and industrial loans	7.54	10.76	34	13.68	13.52	50	10.54	12.02	43	13.04	11.42	65	13.30	10.82	67
Loans to individuals	2	3.36	58	2.37	3.40	58	3.10	4.20	54	2.28	2.65	69	1.75	2.58	65
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0	44	0	0	45
Agricultural loans.....	0.03	0.18	48	0.03	0.19	48	0.04	0.24	50	0.07	0.47	49	0.10	0.51	55
Other loans and leases.....	2.41	4.47	37	1.81	4.63	26	1.64	5.01	21	0.20	2.64	18	0.18	2.62	17
Net loans and leases.....	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22	68.68	72.64	31
Debt securities over 1 year.....	33.56	19.46	92	18.42	15.55	64	16.94	14.60	62	18.68	13.20	78	14.26	13.96	55
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.05	19	0.01	0.07	41
Subtotal	83.66	79.22	64	81.16	78.16	54	86.36	79.65	70	86.13	87.24	34	82.95	87.26	18
Interest-bearing bank balances	6.02	8.50	42	7.94	7.51	55	0.68	3.06	20	0.36	2.30	14	0.23	2.34	12
Federal funds sold and reverse repos.....	0	0.54	28	0	0.82	26	0	1.57	25	0	0.01	38	0	0.02	35
Debt securities 1 year or less	0.01	1.56	1	0.01	1.68	2	0.02	1.91	3	0.01	2.14	5	0	1.92	4
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	0.02	38	0	0.02	35
Total earning assets.....	89.69	91.77	25	89.11	91.05	23	87.06	89.53	23	86.50	92.24	1	83.19	92.22	0
Non-interest cash and due from depository institutions.....	3.64	0.82	99	3.54	1.07	99	3.98	1.14	99	8.21	1.25	99	10.11	1.26	99
Other real estate owned.....	0.01	0.01	72	0.02	0.02	62	0.02	0.03	52	0.04	0.04	63	0.04	0.06	50
All other assets.....	6.67	7.35	42	7.35	7.82	42	8.96	9.27	48	5.30	6.39	34	6.70	6.45	54
Memoranda															
Short-term investments	6.04	11.47	29	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3	0.24	4.63	1
U.S. Treasury securities.....	0	1.47	10	0	0.84	17	0	1.03	11	0	0.37	27	0	0.22	31
US agency securities (excluding mortgage-backed securities)	1.40	0.82	76	1.62	0.63	84	0	0.54	13	0	1.67	7	0	1.50	7
Municipal securities	0.57	1.73	45	0.78	1.69	48	1.07	1.34	57	2.07	2.66	53	2.30	2.97	51
Mortgage-backed securities	31.60	14.14	95	16.02	11.75	70	15.87	11.44	77	16.62	8.73	85	11.97	9.19	69
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.26	33	0	0.23	34
Other debt securities	0	0.53	23	0	0.42	26	0.02	0.39	34	0	0.52	16	0	0.48	16
Loans held-for-sale.....	0.72	0.55	73	1.38	0.52	85	0.68	0.39	74	0.35	0.29	76	0.44	0.32	79
Loans held for investment	49.98	58.06	23	62.96	61.72	44	69.12	63.50	54	67.64	73.24	23	68.82	72.42	32
Real estate loans secured by 1–4 family	11.20	11.46	52	14.72	11.91	62	17.99	13.29	69	14.74	16.83	49	14.83	16.44	50
Revolving	2.35	1.42	74	2.51	1.66	66	3.10	2.07	69	4	2.43	76	4.17	2.71	71
Closed-end, secured by first liens	6.05	9.67	32	9.41	9.81	51	12.56	10.69	62	8.01	13.60	27	9.07	13.03	37
Closed-end, secured by junior liens	2.79	0.17	99	2.81	0.22	98	2.33	0.28	97	2.73	0.41	98	1.59	0.39	95
Commercial real estate loans	27.47	22.69	62	31.70	22.22	72	36.25	22.23	83	37.11	33.39	65	38.55	33.79	64
Construction and land development	4.55	3.34	66	5.18	3.40	75	4.88	3.44	69	4.43	4.78	55	3.84	4.55	45
Multifamily.....	2.11	3.57	42	3.13	3.12	59	4.91	3.01	80	1.92	5.12	27	2.14	5.32	30
Nonfarm nonresidential	20.81	14.57	71	23.39	14.72	80	26.47	14.69	84	30.76	21.85	83	32.57	22.30	85
Real estate loans secured by farmland.....	0.15	0.30	61	0.24	0.33	64	0.32	0.36	67	0.66	0.88	64	0.67	0.81	63

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	76.57	61.05	76	72.54	57.15	78	78.16	57.46	82	77.22	72.88	56	78.03	73.20	55
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.09	19.86	56	22.88	19.43	61	25.77	20.75	65	21.68	23.13	51	21.41	22.92	51
Real estate loans secured by 1–4 family.....	4.64	2.43	80	3.90	2.64	67	4.43	3.15	68	5.88	3.34	79	6.02	3.76	73
Revolving	17.45	17.24	51	18.98	16.59	63	21.33	17.39	66	15.79	19.33	47	15.39	18.68	47
Closed-end	54.18	37.86	80	49.28	34.63	80	51.93	33.52	85	54.57	45.57	72	55.66	46.38	74
Construction and land development.....	8.97	5.65	77	8.06	5.26	75	6.99	5.09	69	6.51	6.53	57	5.55	6.35	46
1–4 family.....	1.06	1.18	58	0.81	0.93	57	1.07	0.94	64	0.65	1.52	37	0.88	1.50	46
Other	7.91	4.40	80	7.25	4.19	81	5.92	4.02	73	5.86	4.90	65	4.67	4.76	53
Multifamily.....	4.17	5.78	46	4.87	4.96	57	7.03	4.69	76	2.83	6.76	29	3.09	7.13	30
Nonfarm nonresidential	41.05	24.56	85	36.35	22.93	83	37.91	22.15	88	45.24	30.16	91	47.02	30.84	91
Owner-occupied.....	16.78	8.29	88	14.60	7.68	86	15.76	7.72	88	22.45	10.31	96	23.56	10.55	98
Other.....	24.27	15.94	78	21.75	14.95	76	22.15	14.34	76	22.78	19.35	69	23.47	19.91	67
Real estate loans secured by farmland.....	0.30	0.54	63	0.38	0.54	65	0.45	0.55	67	0.97	1.27	63	0.96	1.19	61
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0	44	0	0	45
Commercial and industrial loans	14.87	18.86	44	21.25	22.17	48	15.10	19.53	39	19.18	16.21	69	19.20	15.52	70
Loans to individuals	3.95	6.24	61	3.69	6.13	56	4.45	7.13	55	3.35	3.89	69	2.52	3.90	64
Credit card loans	0.10	0.53	61	0.07	0.65	58	0.07	0.81	53	0.07	0.04	80	0.03	0.03	79
Agricultural loans.....	0.06	0.34	47	0.05	0.32	44	0.06	0.37	46	0.10	0.69	50	0.15	0.76	55
Other loans and leases.....	4.75	8.75	45	2.82	9.09	26	2.35	9.85	21	0.30	3.74	16	0.26	3.75	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	380.99	391.81	43	448.30	381.27	57	480.16	391.26	62	500.60	505.61	47	574.43	518.19	63
Real estate loans secured by 1–4 family.....	109.89	126.06	43	141.41	125.03	57	158.31	138.18	60	140.53	161.34	49	157.62	159.68	56
Revolving	23.07	15.44	66	24.08	17.42	65	27.25	21.26	63	38.14	23.52	74	44.30	26.74	73
Closed-end	86.82	108.85	40	117.33	106.14	57	131.07	115.20	60	102.39	134.73	43	113.32	130.06	48
Commercial real estate loans	269.60	245.88	55	304.54	234.65	64	319.07	229.44	69	353.79	316.03	65	409.72	328.67	76
Construction and land development.....	44.63	35.95	61	49.80	35.62	69	42.97	34.95	64	42.20	44.92	52	40.84	44.44	49
1–4 family.....	5.27	7.42	54	5.01	6.34	53	6.59	6.61	58	4.22	10.21	33	6.49	10.44	50
Other	39.36	28.11	68	44.79	28.16	74	36.38	27.32	66	37.98	33.75	59	34.35	33.34	55
Multifamily.....	20.73	38.66	37	30.07	32.74	56	43.18	31.04	75	18.32	48.38	27	22.71	51.49	34
Nonfarm nonresidential	204.24	158.05	66	224.67	155.06	72	232.92	152.10	74	293.26	208.15	81	346.17	217.26	91
Owner-occupied.....	83.47	52.99	76	90.23	52.37	79	96.85	53.07	81	145.57	70.68	93	173.42	73.43	96
Other	120.77	102.54	59	134.44	100.54	66	136.07	97.41	67	147.70	134.17	61	172.74	140.40	69
Real estate loans secured by farmland.....	1.51	3.22	60	2.34	3.44	64	2.78	3.60	64	6.29	8.13	65	7.09	7.80	63
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45
Commercial and industrial loans	73.97	114.45	33	131.36	139.91	46	92.75	122.02	38	124.37	107.07	63	141.34	105.25	71
Loans to individuals	19.63	34.55	54	22.80	37.47	57	27.32	43.51	53	21.70	24.45	69	18.58	23.98	67
Credit card loans	0.50	2.77	60	0.41	3.30	58	0.40	4.34	54	0.48	0.24	81	0.25	0.19	79
Agricultural loans.....	0.30	1.86	46	0.30	1.88	46	0.35	2.18	49	0.63	4.49	49	1.11	4.90	55
Other loans and leases.....	23.63	51.06	33	17.42	49.54	27	14.44	52.44	19	1.95	25.58	18	1.92	25.83	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.41	30.07	67	34.68	27.32	67	36.17	26.45	73	32.12	35.09	43	32.10	35.69	42
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	186.13	195.33	50	214.31	183.76	56	222.22	178.57	58	208.22	243.62	38	236.30	253.35	51
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	269.60	252.85	53	304.54	240.85	62	319.07	236.10	67	353.79	318.90	63	409.72	331.68	76

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	6.04	11.47	29	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3	0.24	4.63	1
Liquid assets	42.66	29.03	83	29.12	26.22	64	20.53	22.44	53	25.19	15.56	85	22.31	15.94	79
Investment securities	33.57	21.63	85	18.42	17.85	56	16.96	16.99	53	18.69	16.02	67	14.28	16.65	42
Net loans and leases	50.10	58.67	22	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22	68.68	72.64	31
Net loans, leases and standby letters of credit	50.65	59.49	21	63.39	62.48	43	70.27	64.84	55	68.43	73.71	25	69.75	73.08	34
Core deposits	83.05	75.71	80	80.02	70.67	79	74.14	63.09	71	73.19	69.97	61	69.67	69.79	48
Noncore funding	1.96	10.30	5	4.61	14.13	17	7.53	19.36	15	13.35	16.58	37	17.74	17.09	54
Time deposits of \$250K or more	0.77	1.58	26	1.19	2.11	32	2.11	2.94	41	1.98	4.28	20	2.02	3.54	32
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0	49	0	0	49
Federal funds purchased and repos	0	1.23	11	0	1.47	10	1.59	1.94	60	2.18	0.96	80	0.40	1.20	40
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	1.59	0.48	76	2.18	0.97	81	0.40	1.21	41
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.16	1	44	0.19	1.24	37	0.40	3.01	20	4.33	3.63	61	10.23	4.47	81
Earning assets that reprice within 1 year	42.99	37.37	64	52.55	39.38	84	39.90	39.29	51	43.51	32.35	76	45.97	33.41	75
Interest-bearing liabilities that reprice within 1 year	4.63	6.39	48	5.57	8.20	43	7.34	10.19	33	6.07	18.20	16	4.80	16.67	9
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	38.36	29.65	71	46.99	29.11	89	32.56	26.63	62	37.44	12.98	90	41.16	15.65	91
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.87	-2.33	42	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55	21.09	13.97	76
Net short-term noncore funding dependence	-6.26	-7.71	51	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61	18.24	9.65	80
Short-term investment / Short-term noncore funding	755.23	273.46	91	315.18	184.19	80	13.84	77.77	16	3.54	62.28	4	1.54	46.67	1
Liquid assets - short-term noncore funding / Nonliquid assets	72.99	36.68	87	37.53	28.18	72	19.42	16.97	62	19.68	4.17	83	8.92	3.68	71
Net loans and leases / Total deposits	59.70	72.79	20	75.85	79.43	39	88.75	90.31	43	86.68	92.88	27	91.61	92.86	40
Net loans and leases / Core deposits	60.33	78.25	15	78.41	88.34	32	93.64	103.93	36	92.15	106.50	21	98.58	105.03	37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.23	0.12	61	0.36	1.57	30	0.22	0.72	39	-0.07	-0.47	62	0.27	-0.05	87
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.92	-0.25	7	6.13	4.31	75	2.63	1.36	80	-2.66	-1.95	29	-1.67	-0.62	16
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	1.71	14.28	38	4.23	11.38	53	6.43	12.67	53	11.07	10.76	67	16.13	13.07	61
Available-for-sale securities	98.29	83.77	65	95.77	87.23	49	93.57	85.40	49	88.93	88.32	34	83.87	86.93	38
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	6.15	11	0	2.08	27	0	1.33	31
US agency securities (excluding mortgage-backed securities)	4.16	4.12	67	8.79	4.01	80	0	3.49	13	0	11	7	0	10.16	7
Municipal securities	1.70	8.22	35	4.21	9.83	45	6.33	7.75	56	11.07	16.63	47	16.13	17.86	53
Mortgage-backed securities	94.13	66.54	94	86.98	66.64	75	93.57	67.43	88	88.93	54.50	92	83.81	55.76	88
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	1.54	33	0	1.31	34
Other debt securities	0.01	3.08	22	0.02	3.01	26	0.10	2.94	34	0	3.75	16	0	3.25	16
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.41	19	0.06	0.58	42
Debt securities 1 year or less	0.03	7.78	1	0.04	10.55	1	0.13	11.86	2	0.08	13.91	5	0.03	11.90	4
Debt securities 1 to 5 years	2.04	18.25	9	1.55	17.03	11	1.27	17.94	10	1.93	23.42	8	2.27	23.53	9
Debt securities over 5 years	97.92	71.11	97	98.41	69.86	95	98.60	66.02	99	98	58.36	96	97.63	60.73	95
Pledged securities	40.72	32.26	63	49.04	35.67	69	50.47	30.57	77	67.53	42.20	78	68.74	46.78	75
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	-16.47	27.98	19	1,216.93	183.32	97	221.87	26.69	94	61.94	16.28	80	-71.41	6.96	3
Investment securities	100.54	31.36	92	27.05	23.62	66	53.39	11.75	89	35.60	8.02	88	4.22	4.99	55
Core deposits	14.25	16.94	53	26.23	26.88	54	71.25	11.23	96	8.80	10.40	55	12.39	13.94	52
Noncore funding	-53.23	-14.79	6	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15	-22.38	-3.35	27

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,343,252	2,451,491	2,406,874	1,385,291	1,376,250
Commit: Secured commercial real estate loans	381,037	567,431	531,925	298,854	318,627
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	71,941	55,852	48,698	31,860	16,907
Securities underwriting	0	0	0	0	0
Standby letters of credit	87,078	93,069	104,070	70,992	75,044
Commercial and similar letters of credit	13	13	19	241	402
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	210,936	419,219	206,594	65,225	82,450
Written options contracts (interest rate)	109,142	238,849	124,029	42,439	51,395
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,250,882	1,300,237	1,231,894	656,499	636,797
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	113,177	113,177	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	14.85	22.78	21	17.10	22.01	38	19.64	23.52	46	19.11	17.31	65	19.66	17.28	66
Standby letters of credit	0.55	0.65	56	0.65	0.71	63	0.85	0.84	63	0.98	0.35	93	1.07	0.40	89
Commercial and similar letters of credit	0	0.02	41	0	0.02	43	0	0.02	38	0	0.01	74	0.01	0.01	73
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0	47	0	0	48
Derivative contracts	10.67	46.30	39	14.45	48.62	37	12.75	68.47	32	10.54	6.51	72	11.01	6.82	73
Interest rate contracts	9.96	32.46	41	13.66	34.36	38	12.75	47.31	35	10.54	6.40	72	11.01	6.72	73
Interest rate futures and forward contracts	1.34	3.25	70	2.92	6.21	72	1.69	10.67	69	0.90	0.25	85	1.18	0.28	87
Written options contracts (interest rate)	0.69	1.41	61	1.67	2.18	64	1.01	2.47	65	0.59	0.26	80	0.73	0.28	85
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	0.07	40	0	0.08	41
Interest rate swaps	7.93	20.49	38	9.07	20.83	38	10.05	28.86	37	9.06	5.18	74	9.10	5.41	73
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.72	0.92	82	0.79	1.86	80	0	3.32	31	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	0	48	0	0	48
Commodity and other swaps	0.72	0.31	86	0.79	0.32	85	0	0.38	35	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.68	44.98	25	26.76	42.82	34	30.03	45.53	38	28.30	25.18	64	29.46	25.74	65

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,684,137	2,071,482	1,562,517	764,163	770,642
Interest rate contracts	1,570,960	1,958,305	1,562,517	764,163	770,642
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	0	0	0
Derivatives Position					
Futures and forwards	210,936	419,219	206,594	65,225	82,450
Written options	109,142	238,849	124,029	42,439	51,395
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	109,142	238,849	124,029	42,439	51,395
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,364,059	1,413,414	1,231,894	656,499	636,797
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,684,137	2,071,482	1,562,517	764,163	770,642
Interest rate contracts	1,570,960	1,958,305	1,562,517	764,163	770,642
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	113,177	113,177	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,360,024	1,652,263	1,355,923	698,938	688,192
One year or less	186,980	278,031	167,496	93,917	81,295
Over 1 year to 5 years	378,719	362,823	376,361	336,390	375,474
Over 5 years	794,325	1,011,409	812,066	268,631	231,423
Gross negative fair value (absolute value)	59,128	117,823	33,691	7,970	8,647
Gross positive fair value.....	10,806	14,247	4,836	747	2,824
Held for trading.....	0	0	0	0	0
Non-traded.....	10,806	14,247	4,836	747	2,824
Current credit exposure on risk-based capital derivative contracts	10,086	5,369	2,520	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	93.28	94.17	31	94.54	94.10	31	100	93.44	80	100	99.91	54	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	0	46	0	0.04	44
Foreign exchange contracts	6.72	1.14	86	5.46	1.17	85	0	1.64	31	0	0	47	0	0	47
Futures and forwards	12.52	11.16	64	20.24	14.05	68	13.22	13.49	63	8.54	11.75	65	10.70	12.76	65
Written options	6.48	6.28	63	11.53	8.18	71	7.94	5.91	70	5.55	11.14	60	6.67	9.73	60
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0	49	0	0	49
Over-the-counter	6.48	5.96	64	11.53	7.73	73	7.94	5.10	74	5.55	10.65	60	6.67	9.46	61
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0	49	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	1.22	38	0	1.27	39
Swaps	80.99	74.26	46	68.23	68.76	40	78.84	69.75	46	85.91	65.42	48	82.63	66.04	45
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	0	49	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	86.40	61	100	83.82	64
Interest rate contracts	93.28	56.71	62	94.54	53.82	67	100	52.22	88	100	85.51	64	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0	47	0	0.01	46
Equity, commodity, and other contracts	6.72	0.09	96	5.46	0.10	96	0	0.13	38	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	80.75	92.53	15	79.76	91.48	21	86.78	93.86	21	91.46	82.85	40	89.30	87.47	36
One year or less	11.10	27.56	39	13.42	32.05	42	10.72	32.17	35	12.29	12.75	65	10.55	15.62	59
Over 1 year to 5 years	22.49	27.01	42	17.52	27.06	37	24.09	30.45	47	44.02	22.66	75	48.72	21.68	83
Over 5 years	47.17	29.89	69	48.83	29.56	73	51.97	28.09	74	35.15	36.28	48	30.03	37.90	42
Gross negative fair value (absolute value)	3.51	0.98	95	5.69	1.55	98	2.16	0.83	91	1.04	0.66	73	1.12	0.50	86
Gross positive fair value	0.64	1.34	15	0.69	2.23	9	0.31	1.19	11	0.10	1.10	8	0.37	0.92	16
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.04	73	0.09	0.07	80	0.03	0.06	66	0.01	0.01	81	0.01	0	89
Gross positive fair value (X)	0.01	0.05	25	0.01	0.09	19	0	0.07	19	0	0.01	32	0	0.01	53
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0	40	0	0	37
Non-traded (X)	0.01	0.01	57	0.01	0.02	55	0	0.01	54	0	0.01	41	0	0	67
Current credit exposure (X)	0.01	0.04	30	0	0.06	23	0	0.05	20	0	0	18	0	0	16
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.10	0.46	30	0.05	0.85	20	0.02	0.73	20	0	0.06	18	0	0.05	16

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		228,804			47,576			39,539			40,599			39,751	
Gross losses		28,315			13,249			22,273			16,983			13,846	
Write-downs, transfers to loans held-for-sale		0			0			0			0			0	
Recoveries		11,103			5,720			4,750			2,753			3,730	
Net losses		17,212			7,529			17,523			14,230			10,116	
Provision for loan and lease losses		-117,085			153,174			25,560			13,170			10,964	
Adjustments		0			35,583			0			0			0	
Ending balance		94,507			228,804			47,576			39,539			40,599	
Memo: Allocated transfer risk reserve (ATTR)		0			0			0			0			0	
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	-0.79	-0.09	0	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75	0.16	0.11	73
Provision for loan and lease losses / Average loans and leases	-1.38	-0.16	0	1.67	0.82	89	0.32	0.24	72	0.27	0.16	78	0.23	0.16	73
Provision for loan and lease losses / Net loan and lease losses	-680.25	-105.48	11	2,034.45	487.86	93	145.87	130.58	69	92.55	182.69	27	108.38	110.75	41
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.23	49	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33	0.84	0.95	40
Allowance for loan and lease losses / Total loans and leases	1.18	1.20	48	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34	0.84	0.94	39
Allowance for loan and lease losses / Net loans and leases losses (X)	5.49	21.39	17	30.39	11.58	88	2.72	8.03	26	2.78	21.35	9	4.01	16.23	25
Allowance for loan and lease losses / Nonaccrual assets	569.01	364.13	80	545.97	299.17	86	207.56	218.72	65	131.56	285.36	29	97.14	270.69	15
All LL / 90+ days past due + nonaccrual loans and leases	355.29	287.08	72	390.44	244.34	79	121.76	151.73	48	128	259.30	31	96.01	232.03	20
Gross loan and lease losses / Average loans and leases	0.33	0.19	80	0.14	0.34	31	0.28	0.28	58	0.35	0.15	86	0.30	0.16	79
Recoveries / Average loans and leases	0.13	0.08	77	0.06	0.07	55	0.06	0.08	46	0.06	0.05	63	0.08	0.06	72
Net losses / Average loans and leases	0.20	0.11	77	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89	0.22	0.10	79
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	48	0	0	48
Recoveries / Prior year-end losses	83.80	34.67	90	25.68	33.98	42	27.97	36.22	43	19.88	51.25	27	27.59	50.41	40
Earnings coverage of net loan and lease losses (X)	13.98	39.72	36	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37	11.81	0.97	43
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Real estate loans	0.06	0.02	80	0.02	0.04	42	0	0.01	46	0.07	0.01	90	0.14	0.02	97
Real estate loans secured by 1–4 family	-0.06	-0.02	15	-0.01	0.01	33	0.02	0.01	69	0.09	0.01	91	0.08	0.03	85
Revolving	0	-0.07	79	-0.02	0.01	32	0.10	0.02	81	0.09	0.02	78	0.33	0.03	95
Closed-end	-0.07	-0.01	7	0	0	40	0.01	0	61	0.09	0.01	93	-0.01	0.02	18
Commercial real estate loans	0.10	0.04	79	0.03	0.07	45	-0.01	0.01	15	0.07	0.01	85	0.17	0.01	97
Construction and land development	0.34	0	93	0	0	36	0.01	-0.01	78	0.46	-0.02	97	0.09	-0.04	89
1–4 family	0	0	57	0	0	17	0	0	25	0.24	0	99	0.16	0	97
Other	0.34	0	95	0	0	57	0.01	-0.01	82	0.23	-0.02	97	-0.07	-0.04	19
Multifamily	0	0.01	48	0	0	58	0	0	82	0	0	50	0	0	53
Nonfarm nonresidential	0.06	0.05	70	0.04	0.11	44	-0.01	0.02	12	0.02	0.02	64	0.19	0.02	95
Owner-occupied	0	0.01	18	0.02	0.02	71	0.02	0.01	83	0.01	0.01	81	0.01	0.01	70
Other	0.06	0.04	76	0.02	0.08	43	-0.04	0.01	2	0	0.01	63	0.18	0.01	96
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	49	0	0	50
Commercial and industrial loans	0.94	0.17	96	0.11	0.47	21	1.12	0.37	91	1.08	0.18	94	0.40	0.18	79
Loans to individuals	0.47	0.71	46	0.49	1.13	28	0.57	1.17	30	0.74	0.71	66	0.82	0.78	69
Credit card loans	3.93	1.84	88	2.73	2.92	41	0	3.11	7	0	1.65	21	0.66	1.60	33
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50						
Other loans and leases	0.31	0.10	85	1.06	0.15	93	0.38	0.15	83	0.01	0.28	51	0	0.27	29

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....	29,290		28,152		32,683		12,507		8,821						
90+ days past due loans and leases	9,991		16,694		16,150		835		493						
Nonaccrual loans and leases.....	16,609		41,908		22,922		30,055		41,793						
Total past due and nonaccrual loans and leases.....	55,890		86,754		71,755		43,397		51,107						
Restructured 30–89 days past due	0		360		762		2,171		1,287						
Restructured 90+ days past due	0		0		0		0		356						
Restructured nonaccrual	756		4,602		5,896		10,211		9,627						
Total restructured loans and leases	756		4,962		6,658		12,382		11,270						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance	14,398		15,539		14,281		14,953		20,061						
Other real estate owned.....	2,320		3,061		2,605		2,668		2,503						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.37	0.32	66	0.31	0.39	48	0.38	0.43	53	0.25	0.32	48	0.18	0.32	32
90+ days past due loans and leases	0.12	0.10	73	0.18	0.12	77	0.19	0.15	73	0.02	0.03	57	0.01	0.04	46
Nonaccrual loans and leases.....	0.21	0.46	17	0.45	0.66	38	0.27	0.51	22	0.61	0.49	68	0.86	0.46	88
90+ days past due and nonaccrual loans and leases.....	0.33	0.62	26	0.64	0.85	39	0.46	0.71	33	0.63	0.54	65	0.87	0.55	82
30–89 days past due restructured.....	0	0.01	21	0	0.01	51	0.01	0.01	60	0.04	0.01	92	0.03	0.01	85
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0	43	0.01	0	91
Nonaccrual restructured.....	0.01	0.10	16	0.05	0.13	31	0.07	0.14	39	0.21	0.10	81	0.20	0.10	79
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	47	0	0	48
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.37	0.32	66	0.31	0.40	48	0.38	0.43	53	0.25	0.32	48	0.18	0.32	32
90+ days past due assets	0.12	0.10	73	0.18	0.12	77	0.19	0.15	73	0.02	0.03	57	0.01	0.04	46
Nonaccrual assets	0.21	0.47	17	0.45	0.67	38	0.27	0.53	22	0.61	0.49	67	0.86	0.47	87
30+ days past due and nonaccrual assets	0.70	0.97	39	0.94	1.29	41	0.84	1.19	39	0.88	0.88	58	1.05	0.89	69
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.36	23	0.41	0.52	41	0.32	0.44	39	0.43	0.39	60	0.60	0.40	79
90+ days past due and nonaccrual assets + other real estate owned	0.18	0.37	22	0.43	0.55	41	0.34	0.48	38	0.46	0.45	56	0.64	0.48	75
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.21	0.41	23	0.42	0.60	33	0.33	0.53	26	0.69	0.59	64	0.94	0.63	79
Allowance for loan and lease losses	35.26	62.64	26	26.60	66.66	13	85.27	115.41	40	126.07	95.97	72	162.57	100.14	81
Equity capital + allowance for loan and lease losses	1.64	3.60	19	3.01	4.97	28	2.14	4.28	24	5.79	5.09	66	8.63	5.57	80
Tier 1 capital + allowance for loan and lease losses	2.05	4.30	19	4.02	6.05	29	2.91	5.65	21	6.56	5.65	65	10.02	6.11	81
Loans and leases + other real estate owned	0.42	0.71	29	0.66	0.97	31	0.47	0.85	21	1.01	0.82	70	1.36	0.86	82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.28	0.26	61	0.25	0.39	42	0.26	0.38	41	0.25	0.29	56	0.21	0.29	39
	90+ days past due	0.02	0.12	54	0.03	0.16	56	0.02	0.16	45	0.02	0.03	62	0.01	0.05	54
	Nonaccrual.....	0.21	0.52	25	0.58	0.76	42	0.25	0.46	29	0.43	0.48	53	0.51	0.43	66
Commercial and industrial	30–89 days past due	0.13	0.24	42	0.07	0.23	20	0.32	0.31	63	0.23	0.23	63	0.05	0.27	25
	90+ days past due	0	0.04	18	0.17	0.03	93	0.16	0.05	85	0.01	0.02	74	0	0.01	32
	Nonaccrual.....	0.33	0.57	39	0.16	0.75	14	0.49	0.83	34	1.45	0.61	82	2.42	0.60	93
Individuals	30–89 days past due	2.94	0.63	97	2.28	0.83	94	3.01	0.83	96	0.17	0.68	29	0.34	0.69	38
	90+ days past due	2.69	0.09	99	3.24	0.14	99	3.35	0.17	99	0.06	0.03	80	0.06	0.03	79
	Nonaccrual.....	0	0.17	11	0.01	0.28	24	0	0.17	11	0.09	0.15	51	0.01	0.21	30
Deppository institution loans	30–89 days past due		0.01			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.11	34	0	0.15	35
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0.01	44	0	0	45
	Nonaccrual.....	0	0.70	27	0	0.49	24	0	0.67	22	0	0.46	31	0	0.31	31
Foreign governments	30–89 days past due	0	0.50	43	0	0	50	0	0.07	47						
	90+ days past due	0	0	50	0	0	50	0	0	50						
	Nonaccrual.....	0	0.15	43	0	0.09	46	0	0.03	44						
Other loans and leases	30–89 days past due	0.32	0.12	83	0.86	0.18	91	0	0.20	14	2.29	0.18	95	0	0.12	27
	90+ days past due	0.15	0.01	96	0	0.01	75	0	0.01	30	0	0	41	0	0	44
	Nonaccrual.....	0	0.09	21	0	0.15	19	0	0.13	15	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Memoranda	1–4 family	30–89 days past due	0.31	0.46	41	0.34	0.65	26	0.45	0.67	37	0.41	0.52	55	0.47	0.56	52
		90+ days past due	0.01	0.24	46	0.07	0.33	59	0.02	0.31	45	0.06	0.04	74	0.04	0.06	65
		Nonaccrual	0.39	0.71	35	0.32	0.89	17	0.32	0.73	23	0.54	0.61	50	0.80	0.65	71
Revolving		30–89 days past due	0.11	0.28	31	0.21	0.48	28	0.31	0.45	34	0.40	0.36	62	0.26	0.29	54
		90+ days past due	0.04	0.02	79	0	0.03	30	0.03	0.05	65	0	0.02	37	0.01	0.02	73
		Nonaccrual	0.43	1.18	42	0.36	1.13	27	0.30	1	24	0.52	0.35	73	0.58	0.42	71
Closed-end		30–89 days past due	0.36	0.49	50	0.36	0.65	32	0.48	0.70	41	0.41	0.54	53	0.56	0.63	56
		90+ days past due	0	0.26	18	0.08	0.38	60	0.02	0.35	47	0.08	0.05	76	0.05	0.06	67
		Nonaccrual	0.38	0.67	37	0.31	0.87	20	0.33	0.70	28	0.55	0.64	49	0.88	0.68	71
Junior lien		30–89 days past due	0.01	0.01	60	0.02	0.02	63	0.01	0.02	47	0.01	0.02	55	0.10	0.03	88
		90+ days past due	0	0	36	0	0	32	0	0	29	0	0	38	0	0	81
		Nonaccrual	0.05	0.03	71	0.04	0.04	56	0.03	0.04	47	0.06	0.03	79	0.26	0.04	95
Commercial real estate		30–89 days past due	0.26	0.15	77	0.22	0.26	59	0.16	0.18	55	0.13	0.16	54	0.11	0.15	51
		90+ days past due	0.02	0.01	82	0.02	0.02	73	0.02	0.03	64	0	0.02	31	0	0.02	31
		Nonaccrual	0.13	0.38	24	0.70	0.62	62	0.21	0.23	56	0.39	0.41	62	0.41	0.33	66
Construction and development		30–89 days past due	1.11	0.17	91	0.05	0.28	37	0.01	0.28	25	0.05	0.17	53	0	0.18	20
		90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42
		Nonaccrual	0	0.20	33	0	0.41	11	0	0.20	12	0.87	0.18	91	0.67	0.21	84
1–4 family		30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0.05	0.07	70	0	0.05	33
		90+ days past due	0	0	44	0	0	42	0	0	41	0	0	48	0	0	46
		Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0.38	0.04	92	0.67	0.04	94
Other		30–89 days past due	1.11	0.13	92	0.05	0.22	49	0.01	0.20	31	0	0.06	28	0	0.08	26
		90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0	45	0	0.01	44
		Nonaccrual	0	0.16	37	0	0.35	12	0	0.17	14	0.49	0.10	87	0	0.12	25
Multifamily		30–89 days past due	0.59	0.07	95	0.26	0.09	82	0.18	0.08	85	0.21	0.03	90	0	0.04	35
		90+ days past due	0	0	46	0	0	45	0.14	0	95	0	0	46	0	0	45
		Nonaccrual	0	0.17	43	0.43	0.11	99	0	0.05	45	0.02	0.04	71	0.18	0.05	85
Nonfarm non-residential		30–89 days past due	0.04	0.13	40	0.25	0.23	64	0.19	0.14	71	0.13	0.17	61	0.13	0.14	58
		90+ days past due	0.02	0.01	86	0.03	0.02	76	0	0.03	22	0	0.02	34	0	0.02	33
		Nonaccrual	0.17	0.45	29	0.63	0.80	49	0.29	0.28	59	0.34	0.52	54	0.39	0.40	58
Owner Occupied		30–89 days past due	0.02	0.04	51	0.12	0.07	75	0.05	0.07	47	0.06	0.08	62	0.13	0.06	79
		90+ days past due	0	0	37	0.03	0	88	0	0.01	26	0	0	38	0	0.01	35
		Nonaccrual	0.05	0.17	26	0.16	0.27	35	0.24	0.16	69	0.20	0.20	61	0.16	0.16	54
Other		30–89 days past due	0.02	0.08	54	0.13	0.14	64	0.14	0.07	80	0.08	0.07	73	0	0.06	38
		90+ days past due	0.02	0	92	0	0.01	33	0	0.01	30	0	0.01	39	0	0.01	39
		Nonaccrual	0.12	0.23	45	0.47	0.44	59	0.05	0.10	45	0.14	0.22	62	0.23	0.16	70
Farmland		30–89 days past due	1.88	0.10	96	0	0.11	30	0	0.23	23	4	0.09	97	0	0.10	34
		90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0	46	0	0	45
		Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	0.49	27	0	0.44	28
Credit card		30–89 days past due	0	0.81	6	2.39	0.95	90	1.29	1.19	54	0.93	1.03	64	0.90	0.83	58
		90+ days past due	0	0.45	14	0	0.63	13	0.14	0.78	29	0	0.26	36	0	0.22	36
		Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.07	42	0	0.08	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	752,253	758,306	909,429	45,283	62,940											
Retained earnings	1,239,797	1,000,190	917,377	791,031	669,557											
Accumulated other comprehensive income (AOCI)	-37,768	56,007	23,501	-15,394	-8,152											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,954,282	1,814,503	1,850,307	820,920	724,345											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	528,652	537,345	546,743	180,580	179,516											
Accumulated other comprehensive income-related adjustments	-37,768	56,008	23,502	-15,394	-8,153											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	1,463,398	1,221,150	1,280,062	655,734	552,982											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	1,463,398	1,221,150	1,280,062	655,734	552,982											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	65,000	65,000	65,000	65,000	65,000											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	65,000	65,000	65,000	65,000	65,000											
Less: Additional tier 1 capital deductions	0	0	0	0	38											
Additional tier 1 capital	65,000	65,000	65,000	65,000	64,962											
Tier 1 Capital	1,528,398	1,286,150	1,345,062	720,734	617,944											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	82,566	129,630	49,605	40,293	41,431											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity				0	0											
Tier 2 capital before deductions	82,566	129,630	49,605	40,293	41,431											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	82,566	129,630	49,605	40,293	41,431											
Exited advanced approach tier 2 capital																
Total capital	1,610,964	1,415,780	1,394,667	761,027	659,375											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	15,453,433	13,712,367	12,195,619	7,134,202	6,930,527											
Less: Deductions from common equity tier 1 capital	528,652	537,346	546,743	180,580	179,516											
Less: Other deductions	-4,888	-4,787	-3,317	835	0											
Total assets for leverage ratio	14,929,669	13,179,808	11,652,193	6,952,787	6,751,011											
Total risk-weighted assets	10,335,485	10,291,942	10,121,624	5,987,244	5,777,434											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	BHC 14.16	Peer # 1 12.37	Pct 77	BHC 11.87	Peer # 1 12.35	Pct 46	BHC 12.65	Peer # 1 12.11	Pct 68	BHC 10.95	Peer # 1 12.37	Pct 29	BHC 9.57	Peer # 1 11.95	Pct 14	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50	0	0	50	
Tier 1 capital, column A	BHC 14.79	Peer # 1 13.11	Pct 77	BHC 12.50	Peer # 1 13.08	Pct 48	BHC 13.29	Peer # 1 12.78	Pct 67	BHC 12.04	Peer # 1 13.03	Pct 39	BHC 10.70	Peer # 1 12.68	Pct 17	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0	50	0	0	50	
Total capital, column A	BHC 15.59	Peer # 1 14.91	Pct 66	BHC 13.76	Peer # 1 15.23	Pct 25	BHC 13.78	Peer # 1 14.36	Pct 50	BHC 12.71	Peer # 1 14.48	Pct 21	BHC 11.41	Peer # 1 14.15	Pct 6	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50	0	0	50	
Tier 1 leverage	BHC 10.24	Peer # 1 8.98	Pct 79	BHC 9.76	Peer # 1 9.13	Pct 74	BHC 11.54	Peer # 1 9.76	Pct 86	BHC 10.37	Peer # 1 10.37	Pct 55	BHC 9.15	Peer # 1 10.04	Pct 29	
Supplementary leverage ratio, advanced approaches HCs				BHC 6.71			BHC 8.72			BHC 7.41						

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			2,347			3			0			0			0	78133.33	
Other insurance activities income			2,347			3			0			0			0	78133.33	
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			33,098			32,051			30,293			6,687			102,957	3.27	-67.37

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			66.67					75
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			33.33					25
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			0					0
Insurance activities revenue / Adjusted operating income	0.38	0.36	70	0	0.41	24	0	0.47	11	0	0.46	19	0	0.44	17
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40		7.32			0				0.01
Credit related premium income / Total premium income	32.99			38.23			34.91			50					60
Other premium income / Total premium income	67.01			61.77			65.09			50					40
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			72.25					31.81
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13								
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			116.87					136.34
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0				0
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			0				0
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.04	12	12	2.12	11.03	17	2.18	11.51	18	0.88	13.70	12	15.63	14.86	53
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0					0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	6,408	6,771	7,138	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	6,408	6,771	7,138	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	500	501	2,001	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	6,908	7,272	9,139	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0				0	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			1.85			0.84	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03							
Commercial and industrial loans		0.79			0.64			0.29			3.83			4.38	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50						
Growth Rates															
Net loans and leases.....	-5.36	6.83	40	-5.14	-2.40	48		22.48			-27.26			22.03	
Total selected assets.....	-5.01	9.48	36	-20.43	2.04	20		12.40			5.03			-5.54	
Deposits		0.73			3.46			10.36			-2.42			-22.72	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	357	201,439	237,777	23,841	23,417	-99.82	-99.50
Dividends	0	201,083	232,000	22,000	20,000	-100.00	-100.00
Interest	357	356	5,589	1,591	3,167	0.28	-89.51
Management and service fees	0	0	188	250	250		-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	4,759	7,679	8,030	1,574	1,066	-38.03	290.08
Dividends	4,759	7,679	8,030	1,574	1,066	-38.03	290.08
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	5,116	209,118	245,807	25,415	24,483	-97.55	-92.97
Securities gains (losses)	0	0	0	0	0		
Other operating income	-706	0	190	4,214	278		
Total operating income	4,410	209,118	245,997	29,629	24,761	-97.89	-93.97
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	6,497	4,998	4,717	4,717	7,228	29.99	2.22
Other expenses	8,782	4,303	3,032	2,818	2,936	104.09	270.55
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	15,279	9,301	7,749	7,535	10,164	64.27	75.10
Income (loss) before taxes	-5,480	198,200	241,894	37,913	14,597		
Applicable income taxes (credit)	-714	-920	1,065	796	-991		
Extraordinary items					0		
Income before undistributed income of subsidiaries	-4,766	199,120	240,829	37,117	15,588		
Equity in undistributed income of subsidiaries	276,208	-84,346	-92,020	97,626	34,656		
Bank subsidiaries	274,129	-82,846	-90,214	93,862	31,195		
Nonbank subsidiaries	2,079	-1,500	-1,806	3,764	3,461		273.25
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	271,442	114,774	148,809	134,743	50,244	136.50	323.60
Memoranda							
Bank net income	274,129	118,237	141,786	115,862	51,195	131.85	318.88
Nonbank net income	6,838	6,179	6,224	5,338	4,527	10.67	284.81
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,009,320	93.23	1,829,289	86.51	1,909,768	94.48	887,476	801,623	9.84	161.51
Common and preferred stock		2,009,320	93.23	1,828,968	86.49	1,909,676	94.48	886,527	799,928	9.86	161.76
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	321	0.02	92	0	949	1,695	-100.00	-100.00
Investment in nonbank subsidiaries		37,771	1.75	35,692	1.69	36,109	1.79	37,916	34,151	5.82	28.78
Common and preferred stock		35,937	1.67	33,858	1.60	34,275	1.70	36,082	32,317	6.14	30.69
Excess cost over fair value		1,834	0.09	1,834	0.09	1,834	0.09	1,834	1,834	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		103,708	4.81	244,925	11.58	71,430	3.53	30,581	37,344	-57.66	0.67
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		4,514	0.21	4,728	0.22	4,041	0.20	31,050	17,465	-4.53	-30.34
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,155,313	100.00	2,114,634	100.00	2,021,348	100.00	987,023	890,583	1.92	137.58
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		147,939	6.86	246,617	11.66	98,605	4.88	98,388	98,171	-40.01	-2.70
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		1,264	0.06	9,280	0.44	5,426	0.27	704	1,056	-86.38	60.41
Balance due to subsidiaries and related institutions		67,011	3.11	67,011	3.17	67,011	3.32	67,011	67,011	0.00	0.00
Total liabilities		216,214	10.03	322,908	15.27	171,042	8.46	166,103	166,238	-33.04	-1.65
Equity Capital		1,939,099	89.97	1,791,726	84.73	1,850,306	91.54	820,920	724,345	8.23	182.12
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		577	0.03	576	0.03	575	0.03	569	563	0.17	-0.52
Common surplus		1,058,997	49.13	1,053,022	49.80	1,049,064	51.90	349,810	336,271	0.57	221.44
Retained earnings		1,224,614	56.82	977,414	46.22	917,377	45.38	791,031	669,557	25.29	95.29
Accumulated other comprehensive income		-37,768	-1.75	56,007	2.65	23,501	1.16	-15,394	-8,152		
Other equity capital components		-307,321	-14.26	-295,293	-13.96	-140,211	-6.94	-305,096	-273,894		
Total liabilities and equity capital		2,155,313	100.00	2,114,634	100.00	2,021,348	100.00	987,023	890,583	1.92	137.58
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		67,011	3.11	67,011	3.17	67,011	3.32	67,011	67,011	0.00	0.00
Notes payable to subsidiaries that issued TPS		65,000	3.02	65,000	3.07	65,000	3.22	65,000	65,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		66.37			12.24	81.10	5	9.33	57.84	6	35.70	87.25	19	60.46	100.86
Dividends declared / Net income	8.93	28.27	13	21.23	42.29	22	15.10	33.08	17	9.83	24.10	28	18.76	32.32	31
Net income – dividends / Average equity.....	13.37	8.62	84	4.92	4.14	59	7.57	6.46	65	15.90	8.12	94	5.63	5.74	46
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7	825.16	132.17	98	1,032.81	178.13	96	166.05	131.90	69	212.20	106.72	88
Dividends from nonbank subsidiaries	19.63	4.90	87	31.51	3.41	91	35.75	7.53	90	11.88	2.83	84	11.31	2.37	85
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	0	48	0	0	48
Dividends from all subsidiaries	19.63	203.53	6	856.67	174.85	98	1,068.56	260.40	95	177.93	144.51	70	223.51	114.69	87
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	45.96	5	170.07	60.28	98	163.63	66.55	97	18.99	33.37	35	39.07	35.18	51
Interest income from bank subsidiaries.....	0.13	0.11	80	0.30	0.36	70	3.94	0.54	92	1.37	0.11	95	6.19	0.14	97
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0.13	1.55	73	0.22	0.32	88	0.49	0.94	83
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries	0.13	51.33	8	170.37	62.88	97	167.70	69.36	97	20.58	35.67	33	45.74	41.35	55
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	69.60	62.63	53	124.28	56.39	83	129.02	82.95	80	29.49	80.47	28	23.55	129.02	30
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	0.17	46	0	0.60	44
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.06	46	0	0.08	46
Operating income from nonbank subsidiaries	69.60	87.22	50	124.28	79.84	76	129.02	150.41	65	29.49	96.62	25	23.55	153.75	28
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			43.51			58.43	
Interest income from subsidiary holding companies		5.26			8.40			6.54			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.15			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	96.16	69.76	57	94.31	67.32	56	74.25	72.95	26	80.77	67.33	36
Interest income from bank subsidiaries.....	8.10	0.23	96	0.17	0.63	64	2.27	0.80	82	5.37	0.55	91	12.79	1.07	92
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0.08	1.81	73	0.84	0.59	89	1.01	2.14	83
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries	8.10	83.13	11	96.33	82.20	42	96.66	78.80	42	80.47	89.39	21	94.57	79.76	39
Dividends from nonbank subsidiaries	107.91	3.07	99	3.67	1.95	80	3.26	2.65	77	5.31	2.65	80	4.31	1.78	82
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0	47	0	0	46
Operating income from nonbank subsidiaries	107.91	4.67	99	3.67	4.70	73	3.26	7.29	69	5.31	3.33	78	4.31	3.09	80
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	0	48	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			854.19			886.47	
Loans and advances from subsidiaries / Total debt	45.30	26.38	75	27.17	27.08	59	67.96	28.33	79	68.11	81.26	64	68.26	74.60	61